Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1.   (Previously Presented)   A method for electronically transferring funds between a sender and a recipient comprising:

receiving at an initiating terminal a designation of an amount of funds to be electronically transferred from an account of the sender;

receiving at the initiating terminal a security code from the sender;

generating a unique personal identification number;

providing the unique personal identification number to the sender;

storing the designation of an amount of funds, the security code and the unique personal identification number at a central terminal in communication with the initiating terminal;

debiting from the sender's account an amount corresponding to the designation of an amount of funds;

providing a manned kiosk including a kiosk agent;

receiving the unique personal identification number and the security code at the manned kiosk from the recipient after the debiting step;

communicating the unique personal identification number and the security code provided by the recipient to the central terminal;

comparing the unique personal identification number and the security code provided by the recipient to the stored unique personal identification number and stored security code at the central terminal; and

dispensing funds corresponding to the designation of an amount of funds at the manned kiosk by the kiosk agent if the unique personal identification number and the security code provided by the recipient match the stored unique personal identification number and the stored security code.

2.   (Original) The method of claim 1 wherein the step of generating a unique personal identification number comprises generating the unique personal identification number at the central terminal.

3.   (Cancelled)

4.   (Cancelled)

5.   (Previously Presented) A system for performing an electronic transfer of funds transaction between a sender and a recipient, comprising:

an initiating terminal for receiving a designation of an amount of funds to be electronically transferred from an account of the sender to the recipient, and for receiving a security code from the sender;

a central terminal in communication with the initiating terminal for providing the initiating terminal with a unique personal identification number corresponding to the electronic transfer of funds transaction, and for storing the designation of an amount of funds, the unique personal identification number and the security code; and

a manned kiosk in communication with the central terminal, the manned kiosk including an agent for receiving the unique personal identification number and the security code from the recipient, and for communicating the unique personal identification number and the security code provided by the recipient to the central terminal;

wherein the central terminal is operative to debit the sender's account an amount corresponding to the designation of an amount of funds, and is further operative to compare the unique personal identification number and the security code provided by the recipient with the stored unique personal identification number and the stored security code, and wherein, after the central terminal has debited the sender's account, the manned kiosk is operative to dispense funds corresponding to the designation of an amount of funds directly to the recipient when the unique personal identification number and the security code provided by the recipient match the stored unique personal identification number and the stored security code.

6.   (Cancelled)

7.   (Cancelled)

8.   (Original) The system of claim 5 wherein the initiating terminal includes a scanning device for receiving the security code from the sender.

9.   (Previously Presented) The system of claim 5 wherein the manned kiosk includes a dispensing terminal in communication with the central terminal, and the dispensing terminal includes a scanning device for receiving the security code.

10.   (Previously Presented) The method of claim 1 wherein the security code comprises an image.

11.   (Previously Presented) The method of claim 1 wherein the security code comprises a sound.

12.   (Previously Presented) The method of claim 1 wherein the security code comprises a symbol.

13.   (Previously Presented)   The method of claim 1 wherein the step of receiving the security code from the sender comprises scanning the security code.

14.   (Previously Presented)   A method for electronically transferring funds between a sender and a recipient comprising:

        receiving at an initiating terminal a designation of an amount of funds to be electronically transferred from the sender;

        receiving at the initiating terminal a security code from the sender;

        generating a unique personal identification number;

        providing the unique personal identification number to the sender;

        storing the designation of an amount of funds, the security code and the unique personal identification number at a central terminal in communication with the initiating terminal;

receiving from the sender funds corresponding to the designation of an amount of funds;

providing a manned kiosk including a kiosk agent;

receiving the unique personal identification number and the security code at the manned kiosk from the recipient after the step of receiving funds from the sender;

communicating the unique personal identification number and the security code provided by the recipient to the central terminal;

comparing the unique personal identification number and the security code provided by the recipient to the stored unique personal identification number and stored security code at the central terminal; and

dispensing funds corresponding to the designation of an amount of funds at the manned kiosk by the kiosk agent if the unique personal identification number and the security code provided by the recipient match the stored unique personal identification number and the stored security code;

wherein the method is carried out without debiting an account of the sender.

15.   (Previously Presented)   The method of claim 14 wherein the step of receiving funds from the sender comprises reading a stored value card at the initiating terminal.

16.   (Previously Presented)   The method of claim 14 wherein the step of receiving funds from the sender comprises receiving cash at the initiating terminal.

17.   (New) A method for performing a dispensing transaction in connection with a money transfer initiating transaction in which a sender provides a security code and a designation of an amount of funds to be electronically transferred from an account of the sender to a recipient, wherein the security code and the designation of an amount of funds are stored at a central terminal, the sender is provided a personal identification code, and the sender's account is debited an amount corresponding to the designation of an amount of funds, the method comprising:

providing a manned kiosk including a kiosk agent;

receiving the personal identification code and the security code at the manned kiosk from the recipient after the sender's account has been debited the amount corresponding to the designation of an amount of funds;

transmitting, from the manned kiosk, the personal identification code and the security code provided by the recipient to the central terminal for comparison with the stored personal identification code and stored security code; and

dispensing to the recipient funds corresponding to the designation of an amount of funds at the manned kiosk if the personal identification code and the security code provided by the recipient match the stored personal identification code and the stored security code.

18.   (New)   The method of claim 17 wherein the security code comprises an image.

19.   (New)   The method of claim 17 wherein the security code comprises a sound.

20   (New)   The method of claim 17 wherein the security code comprises a symbol.

21.   (New)   The method of claim 17 wherein the step of receiving the personal identification code and the security code from the recipient comprises scanning the security code.

22.   (New)   A method for performing a dispensing transaction in connection with a money transfer initiating transaction in which a sender provides a security code and a designation of an amount of funds to be electronically transferred from the sender to a recipient, wherein the security code and the designation of an amount of funds are stored at a central terminal, the sender is provided a personal identification code, and the sender provides funds corresponding to the designation of an amount of funds, the method comprising:

providing a manned kiosk including a kiosk agent;

receiving the personal identification code and the security code at the manned kiosk from the recipient after the funds have been provided by the sender;

transmitting, from the manned kiosk, the personal identification code and the security code provided by the recipient to the central terminal for comparison with the stored personal identification code and stored security code; and

dispensing to the recipient funds corresponding to the designation of an amount of funds at the manned kiosk if the personal identification code and the security code provided by the recipient match the stored personal identification code and the stored security code;

wherein the method is carried out without debiting an account of the sender.

23. (New)   The method of claim 22 wherein the security code comprises an image.

24. (New)   The method of claim 22 wherein the security code comprises a sound.

25. (New)   The method of claim 22 wherein the security code comprises a symbol.

26. (New)   The method of claim 22 wherein the step of receiving the personal identification code and the security code from the recipient comprises scanning the security code.